

Certificate Number: 01356-CAN-DE-003141993

Bankruptcy Case Number: 07-53454

CERTIFICATE OF DEBTOR EDUCATION

I certify that on January 8, 2008, at 2:12 o'clock PM EST,

Efren Garcia completed a course on personal financial
management given by internet by

Hummingbird Credit Counseling and Education, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Northern District of California.

Date: January 8, 2008

By /s/Elana Walker for Victoria Wright

Name Victoria Wright

Title Executive Director of Education